

|                                                      |   |    |   |                             |                     |
|------------------------------------------------------|---|----|---|-----------------------------|---------------------|
| Substitute for form 1449A&B/PTO                      |   |    |   | <b>Complete if Known</b>    |                     |
| <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> |   |    |   | <i>Application Number</i>   | 10/098,586          |
| (Use as many sheets as necessary)                    |   |    |   | <i>Filing Date</i>          | March 14, 2002      |
|                                                      |   |    |   | <i>First Named Inventor</i> | Krajewski, Steve R. |
|                                                      |   |    |   | <i>Art Unit</i>             | 3693                |
|                                                      |   |    |   | <i>Examiner Name</i>        | Sara M. Chandler    |
| Sheet                                                | 1 | of | 1 | Attorney Docket Number      | 020375-005400US     |

| <b>U.S. PATENT DOCUMENTS</b> |                       |                                                             |                                |                                                    |                                                                                 |
|------------------------------|-----------------------|-------------------------------------------------------------|--------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------|
| Examiner Initials*           | Cite No. <sup>1</sup> | Document Number<br>Number Kind Code <sup>2</sup> (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
| AA                           | US-2003-0004868       |                                                             | 01-02-2003                     | Early et al.                                       |                                                                                 |
| AB                           | US-2003-0046222       |                                                             | 03-06-2003                     | Bard et al.                                        |                                                                                 |
| AC                           | US-                   |                                                             |                                |                                                    |                                                                                 |

| <b>FOREIGN PATENT DOCUMENTS</b> |                       |                                                                                                            |                                |                                                    |                                                                                 |
|---------------------------------|-----------------------|------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------|
| Examiner Initials*              | Cite No. <sup>1</sup> | Foreign Patent Document<br>Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant Passages<br>or Relevant Figures Appear |
|                                 | AD                    |                                                                                                            |                                |                                                    | T <sup>6</sup> <input type="checkbox"/>                                         |

| <b>NON PATENT LITERATURE DOCUMENTS</b> |                       |                                                                                                                                                                                                                                                                 |  |  |  |                          |
|----------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--------------------------|
| Examiner Initials *                    | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. |  |  |  |                          |
|                                        | AE                    | HIGGINS, Kevin T., "Credit Card Management," 1993, Volume 5 Number 12, pages 58-66.                                                                                                                                                                             |  |  |  | <input type="checkbox"/> |
|                                        | AF                    | KAUFELD, John, "Paradox 5 for Windows for Dummies," 1994, IDG Books Worldwide, Inc., 20, 21, 63-78, 92-99, 177-181, and 273-278.                                                                                                                                |  |  |  | <input type="checkbox"/> |
|                                        | AG                    |                                                                                                                                                                                                                                                                 |  |  |  | <input type="checkbox"/> |

|                    |                 |
|--------------------|-----------------|
| Examiner Signature | Date Considered |
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.